

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JIMMIE SAUNDERS

Debtor(s)

Case No. 15-10002

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2015.
- 2) The plan was confirmed on 05/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/21/2015.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$816.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$816.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$488.24
Court Costs	\$0.00
Trustee Expenses & Compensation	\$27.72
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$515.96**

Attorney fees paid and disclosed by debtor: \$2.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAPITA EDUCATION FIN CORP	Unsecured	0.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	517.00	517.00	517.00	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	2,788.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	0.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
Brazos Loan Servicing	Unsecured	0.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	1,090.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,325.00	11,549.87	10,496.00	190.22	109.82
CAPITAL ONE AUTO FINANCE	Unsecured	171.00	NA	1,053.87	0.00	0.00
CHASE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITI/STUDENT LOAN RESOURCE CTI	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	6,000.00	5,559.00	5,559.00	0.00	0.00
CITY OF HARVEY	Unsecured	0.00	NA	NA	0.00	0.00
CMRE FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
COLLEGE ASSIST	Unsecured	14,231.00	NA	NA	0.00	0.00
Diversified Svs Group	Unsecured	0.00	NA	NA	0.00	0.00
DRIVER SOLUTIONS INC	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	0.00	14,545.05	14,545.05	0.00	0.00
ECMC	Unsecured	NA	14,545.98	14,545.98	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,052.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	611.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	169.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	499.00	534.92	534.92	0.00	0.00
MERRICK BANK	Unsecured	999.00	673.47	673.47	0.00	0.00
MIDWEST DIAGNOSTIC PATHOLOGY	Unsecured	83.00	NA	NA	0.00	0.00
MIGDAL LAW GROUP	Unsecured	6,059.41	NA	NA	0.00	0.00
MONARCH RECOVERY MANAGEMEN	Unsecured	135.53	NA	NA	0.00	0.00
SENEX SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,000.00	1,243.70	1,243.70	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSITY OF PHOENIX	Unsecured	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	135.53	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	38,001.00	46,773.75	46,773.75	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	2,281.00	2,397.82	2,397.82	0.00	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00
VILLAGE OF SOUTH HOLLAND	Unsecured	250.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,496.00	\$190.22	\$109.82
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,496.00</b>	<b>\$190.22</b>	<b>\$109.82</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$87,844.56</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$515.96</u>	
Disbursements to Creditors	<u>\$300.04</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$816.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.